

| <b>United States Bankruptcy Court</b><br><b>NORTHERN DISTRICT OF ILLINOIS</b>   |  |  |   | <b>Voluntary Petition</b>   |                                  |
|---|--|--|---|---|----------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Smith, Rose A.</b>   |  |  | Name of Joint Debtor (Spouse)(Last, First, Middle):   |   |                                  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):<br><b>NONE</b>  |  |  | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):         |   |                                  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN<br>(if more than one, state all): <b>0143</b>   |  |  | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN<br>(if more than one, state all): |   |                                  |
| Street Address of Debtor (No. & Street, City, and State):<br><b>7224 S. Woodlawn Ave</b><br><b>First Floor</b><br><b>Chicago, IL</b>  |  |  | Street Address of Joint Debtor (No. & Street, City, and State):   |   |                                  |
| <div style="display: flex; justify-content: space-between;"> <span>ZIP CODE</span> <span><b>60619</b></span> </div>   |  |  | <div style="display: flex; justify-content: space-between;"> <span>ZIP CODE</span> <span></span> </div>             |   |                                  |
| County of Residence or of the Principal Place of Business: <b>Cook</b>  |  |  | County of Residence or of the Principal Place of Business:  |   |                                  |
| Mailing Address of Debtor (if different from street address):<br><b>PO BOX 198786</b><br><b>Chicago, IL</b>   |  |  | Mailing Address of Joint Debtor (if different from street address):   |   |                                  |
| <div style="display: flex; justify-content: space-between;"> <span>ZIP CODE</span> <span><b>60610</b></span> </div>   |  |  | <div style="display: flex; justify-content: space-between;"> <span>ZIP CODE</span> <span></span> </div>             |   |                                  |
| Location of Principal Assets of Business Debtor<br>(if different from street address above): <b>NOT APPLICABLE</b>  |  |  |   |   |                                  |
| <b>Type of Debtor</b> (Form of organization)<br>(Check <b>one</b> box.)<br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below  |  | <b>Nature of Business</b><br>(Check <b>one</b> box.)<br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other |   | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b><br>(Check one box)<br><div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Chapter 7<br/> <input type="checkbox"/> Chapter 9<br/> <input type="checkbox"/> Chapter 11<br/> <input type="checkbox"/> Chapter 12<br/> <input type="checkbox"/> Chapter 13             </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br/><br/> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding             </div> </div> |                                  |
| <b>Chapter 15 Debtors</b><br>Country of debtor's center of main interests:<br><hr/> Each country in which a foreign proceeding by, regarding, or against debtor is pending:<br><hr/>  |  | <b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).  |   | <b>Chapter 11 Debtors:</b><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).   |                                  |
| <b>Filing Fee</b> (Check one box)<br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  |  | <b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).  |   |   |                                  |
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  |  |  |   |   | THIS SPACE IS FOR COURT USE ONLY |
| <b>Estimated Number of Creditors</b><br><div style="display: flex; justify-content: space-between;"> <input checked="" type="checkbox"/> 1-49             <input type="checkbox"/> 50-99             <input type="checkbox"/> 100-199             <input type="checkbox"/> 200-999             <input type="checkbox"/> 1,000-5,000             <input type="checkbox"/> 5,001-10,000             <input type="checkbox"/> 10,001-25,000             <input type="checkbox"/> 25,001-50,000             <input type="checkbox"/> 50,001-100,000             <input type="checkbox"/> Over 100,000           </div>  |  |  |   |   |                                  |
| <b>Estimated Assets</b><br><div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> \$0 to \$50,000             <input type="checkbox"/> \$50,001 to \$100,000             <input checked="" type="checkbox"/> \$100,001 to \$500,000             <input type="checkbox"/> \$500,001 to \$1 million             <input type="checkbox"/> \$1,000,001 to \$10 million             <input type="checkbox"/> \$10,000,001 to \$50 million             <input type="checkbox"/> \$50,000,001 to \$100 million             <input type="checkbox"/> \$100,000,001 to \$500 million             <input type="checkbox"/> \$500,000,001 to \$1 billion             <input type="checkbox"/> More than \$1 billion           </div>      |  |  |   |   |                                  |
| <b>Estimated Liabilities</b><br><div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> \$0 to \$50,000             <input type="checkbox"/> \$50,001 to \$100,000             <input checked="" type="checkbox"/> \$100,001 to \$500,000             <input type="checkbox"/> \$500,001 to \$1 million             <input type="checkbox"/> \$1,000,001 to \$10 million             <input type="checkbox"/> \$10,000,001 to \$50 million             <input type="checkbox"/> \$50,000,001 to \$100 million             <input type="checkbox"/> \$100,000,001 to \$500 million             <input type="checkbox"/> \$500,000,001 to \$1 billion             <input type="checkbox"/> More than \$1 billion           </div> |  |  |   |   |                                  |

|  |  |   |  |
|--|--|---|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>  |  | Name of Debtor(s):<br><p style="text-align: center;"><b>Rose A. Smith</b></p> |  |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)  |  |   |  |
| Location Where Filed:  | Case Number:   | Date Filed:   |  |
| <b>NONE</b>  |  |   |  |
| Location Where Filed:  | Case Number:   | Date Filed:   |  |
|  |  |   |  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)  |  |   |  |
| Name of Debtor:  | Case Number:   | Date Filed:   |  |
| <b>NONE</b>  |  |   |  |
| District:  | Relationship:  | Judge:  |  |
|  |  |   |  |
| <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)<br><br><input type="checkbox"/> Exhibit A is attached and made a part of this petition   | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts)<br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b).<br><div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="text-align: center;"> <b>X</b><br/> <u>/s/ Richard S. Bass</u><br/> <small>Signature of Attorney for Debtor(s)</small> </div> <div style="text-align: right;"> <b>12/25/2014</b><br/> <small>Date</small> </div> </div> |   |  |
| <b>Exhibit C</b><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No  |  |   |  |
| <b>Exhibit D</b><br>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)<br><input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made part of this petition.<br>If this is a joint petition:<br><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. |  |   |  |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box)  |  |   |  |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.   |  |   |  |
| <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.   |  |   |  |
| <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.                         |  |   |  |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes.)  |  |   |  |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  |  |   |  |
| _____<br>(Name of landlord that obtained judgment)   |  |   |  |
| _____<br>(Address of landlord)   |  |   |  |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  |  |   |  |
| <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  |  |   |  |
| <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).   |  |   |  |

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Rose A. Smith****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Rose A. Smith**

Signature of Debtor

**X**

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

**12/25/2014**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

(Signature of Foreign Representative)

(Printed name of Foreign Representative)

(Date)

**Signature of Attorney\*****X /s/ Richard S. Bass**

Signature of Attorney for Debtor(s)

**Richard S. Bass 6189009**

Printed Name of Attorney for Debtor(s)

**Law Office of Richard S. Bass LTD**

Firm Name

**2021 Midwest Road**

Address

**Oak Brook, IL 60521****630-953-8655**

Telephone Number

**12/25/2014**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

In re Rose A. Smith, Debtor(s) Case No. \_\_\_\_\_ (if known)

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property                     | Nature of Debtor's Interest in Property | Husband--H<br>Wife--W<br>Joint--J<br>Community--C | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|---|--|-------------------------|
|  |   |   |  |                         |
| 7224 S. Woodlawn Ave, 1st Floor, Chicago, IL (Residence) | Debtor Residence                        |   | \$150,000.00   | \$195,000.00            |
| TOTAL \$   |   |   | 150,000.00   |                         |

(Report also on Summary of Schedules.)

No continuation sheets attached

In re Rose A. Smith, Debtor(s) Case No. \_\_\_\_\_ (if known)

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property   | None | Description and Location of Property  | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption |
|--|------|---|--|
|  |      | Husband--H<br>Wife--W<br>Joint--J<br>Community--C   |  |
| 1. Cash on hand.   |      | <i>Cash</i><br><i>Location: In debtor's possession</i>  | \$100.00   |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |      | <i>Checking Acct: US Bank</i><br><i>Location: In debtor's possession</i>                      | \$200.00   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | X    |   |  |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |      | <i>Misc used household goods &amp; furnishings</i><br><i>Location: In debtor's possession</i> | \$1,000.00   |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |      | <i>Misc personal items, books &amp; pictures</i><br><i>Location: In debtor's possession</i>   | \$200.00   |
| 6. Wearing apparel.  |      | <i>Misc used personal clothing</i><br><i>Location: In debtor's possession</i>                 | \$300.00   |
| 7. Furs and jewelry.   | X    |   |  |
| 8. Firearms and sports, photographic, and other hobby equipment.   | X    |   |  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | X    |   |  |
| 10. Annuities. Itemize and name each issuer.   | X    |   |  |
| 11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such                   | X    |   |  |

In re Rose A. Smith, Debtor(s) Case No. \_\_\_\_\_ (if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property  | N<br>o<br>n<br>e | Description and Location of Property                  | Husband--H<br>Wife--W<br>Joint--J<br>Community--C | Current<br>Value<br>of Debtor's Interest,<br>in Property Without<br>Deducting any<br>Secured Claim or<br>Exemption |
|---|------------------|---|---|--|
|   |                  |   |   |  |
| interest(s). 11 U.S.C. 521(c.)  |                  |   |   |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | X                |   |   |  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | X                |   |   |  |
| 14. Interests in partnerships or joint ventures. Itemize.   | X                |   |   |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X                |   |   |  |
| 16. Accounts Receivable.  | X                |   |   |  |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | X                |   |   |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  | X                |   |   |  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.   | X                |   |   |  |
| 20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X                |   |   |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |   |   |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | X                |   |   |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | X                |   |   |  |
| 24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |   |   |  |
| 25. Automobiles, trucks, trailers and other vehicles and accessories.   |                  | 2004 Jeep Liberty<br>Location: In debtor's possession |   | \$3,600.00   |
| 26. Boats, motors, and accessories.   | X                |   |   |  |
| 27. Aircraft and accessories.   | X                |   |   |  |
| 28. Office equipment, furnishings, and supplies.  | X                |   |   |  |



In re Rose A. Smith, Debtor(s) Case No. \_\_\_\_\_ (if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property   | None | Description and Location of Property | <div> <div> Husband--H<br/>Wife--W<br/>Joint--J<br/>Community--C </div> <div> Current Value<br/>of Debtor's Interest,<br/>in Property Without<br/>Deducting any<br/>Secured Claim or<br/>Exemption </div> </div> |
|--|------|--------------------------------------|--|
| 29. Machinery, fixtures, equipment and supplies used in business.    | X    |                                      |  |
| 30. Inventory.   | X    |                                      |  |
| 31. Animals.   | X    |                                      |  |
| 32. Crops - growing or harvested.<br>Give particulars.               | X    |                                      |  |
| 33. Farming equipment and implements.                                | X    |                                      |  |
| 34. Farm supplies, chemicals, and feed.                              | X    |                                      |  |
| 35. Other personal property of any kind not already listed. Itemize. | X    |                                      |  |
|  |      |                                      |  |
| <b>Total ➡</b>   |      |                                      | \$5,400.00   |

In re Rose A. Smith, Debtor(s), Case No. \_\_\_\_\_ (if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

(Check one box)

- ☐ 11 U.S.C. § 522(b) (2)  
☒ 11 U.S.C. § 522(b) (3)

| Description of Property                                  | Specify Law Providing each Exemption           | Value of Claimed Exemption | Current Value of Property Without Deducting Exemptions |
|--|--|----------------------------|--|
| 7224 S. Woodlawn Ave, 1st Floor, Chicago, IL (Residence) | 735 ILCS 5/12-901                              | \$ 15,000.00               | \$ 150,000.00  |
| Cash   | 735 ILCS 5/12-1001(b)                          | \$ 100.00                  | \$ 100.00  |
| Checking Acct: US Bank                                   | 735 ILCS 5/12-1001(b)                          | \$ 200.00                  | \$ 200.00  |
| Misc used household goods & furnishings                  | 735 ILCS 5/12-1001(b)                          | \$ 1,000.00                | \$ 1,000.00  |
| Misc personal items, books & pictures                    | 735 ILCS 5/12-1001(a)                          | \$ 200.00                  | \$ 200.00  |
| Misc used personal clothing                              | 735 ILCS 5/12-1001(a)                          | \$ 300.00                  | \$ 300.00  |
| 2004 Jeep Liberty  | 735 ILCS 5/12-1001(c)<br>735 ILCS 5/12-1001(b) | \$ 2,400.00<br>\$ 1,200.00 | \$ 3,600.00  |
| Page No. <u>1</u> of <u>1</u>                            |  |                            |  |

\* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re Rose A. Smith  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| Creditor's Name and Mailing Address Including ZIP Code and Account Number<br>(See Instructions Above.)          | Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien | Co-Debtor<br>H--Husband<br>W--Wife<br>J--Joint<br>C--Community | Contingent | Unliquidated | Disputed | Amount of Claim Without Deducting Value of Collateral | Unsecured Portion, If Any |
|---|---|--|------------|--------------|----------|---|---------------------------|
|   |   |  |            |              |          |   |                           |
| Account No: 5026  | 2005  |  |            |              |          | \$ 0.00   | \$ 0.00                   |
| Creditor # : 1<br>U.S. Bank Home Mortgage<br>Attn: Bankruptcy Dept<br>PO BOX 21948<br>Eagan MN 55121            | Notice to Other Location<br>7224 S. Woodlawn Ave, 1st<br>Floor, Chicago, IL<br>(Residence)            |  |            |              |          |   |                           |
|   | Value: \$ 150,000.00  |  |            |              |          |   |                           |
| Account No: 5026  | 2005  |  |            |              |          | \$ 195,000.00   | \$ 45,000.00              |
| Creditor # : 2<br>US Bank Home Mortgage<br>Attn: Bankruptcy Dept<br>4801 Frederica Street<br>Owensboro KY 42301 | Mortgage<br>7224 S. Woodlawn Ave, 1st<br>Floor, Chicago, IL<br>(Residence)                            |  |            |              |          |   |                           |
|   | Value: \$ 150,000.00  |  |            |              |          |   |                           |
| Subtotal \$<br>(Total of this page)   |   |  |            |              |          | \$ 195,000.00   | \$ 45,000.00              |
| Total \$<br>(Use only on last page)   |   |  |            |              |          | \$ 195,000.00   | \$ 45,000.00              |

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re Rose A. Smith

Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**No continuation sheets attached**

B6F (Official Form 6F) (12/07)

In re Rose A. Smith,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| Creditor's Name, Mailing Address<br>including Zip Code,<br>And Account Number<br>(See instructions above.)  | Co-Debtor   | Date Claim was Incurred,<br>and Consideration for Claim.<br>If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|---|--|------------|--------------|----------|-----------------|
|   |   |  |            |              |          |                 |
| Account No: 0343<br>Creditor # : 1<br>1st Financial Investment Fund<br>Attn: Westlake<br>230 Peachtree St NW #1700<br>Atlanta GA 30303                                    | H--Husband<br>W--Wife<br>J--Joint<br>C--Community | 2009-2014<br>Collection  |            |              |          | \$ 355.00       |
| Account No: 3111<br>Creditor # : 2<br>American Medical Collection<br>RE: Quest Diagnostic Inc<br>4 Westchester Plaza, #110<br>Elmsford NY 10523                           |   | 2009-2014<br>Notice to Collector   |            |              |          | \$ 0.00         |
| Account No: 4862<br>Creditor # : 3<br>BMO Harris Bank N.A.<br>Attn: Bankruptcy Dept<br>180 Executive Dr<br>Brookfield WI 53005  |   | 2009-2014<br>Credit Account  |            |              |          | \$ 12,310.00    |
| 6 continuation sheets attached  |   |  |            |              |          | Subtotal \$     |
|   |   |  |            |              |          | \$ 12,665.00    |
|   |   |  |            |              |          | Total \$        |
| (Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related |   |  |            |              |          |                 |

B6F (Official Form 6F) (12/07) - Cont.

In re Rose A. Smith,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| Creditor's Name, Mailing Address<br>including Zip Code,<br>And Account Number<br>(See instructions above.)                                     | Co-Debtor   | Date Claim was Incurred,<br>and Consideration for Claim.<br>If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|--|---|--|------------|--------------|----------|-----------------|
|  |   |  |            |              |          |                 |
| Account No: 3282<br>Creditor # : 4<br>Chase<br>Attn: Bankruptcy Dept<br>PO BOX 15298<br>Wilmington DE 19850-5298                               | H--Husband<br>W--Wife<br>J--Joint<br>C--Community | 2009-2014<br>Credit Account  |            |              |          | \$ 5,567.00     |
| Account No: 3282<br>Creditor # : 5<br>Client Services Inc.<br>RE: Chase Bank USA<br>3451 Harry Truman Blvd<br>St. Charles MO 63301-4047        |   | 2009-2014<br>Notice to Collector   |            |              |          | \$ 0.00         |
| Account No:<br>Creditor # : 6<br>Computer Credit Inc.<br>RE: Quest Diagnostic<br>PO BOX 5238<br>Winston Salem NC 27113-5238                    |   | 2009-2014<br>Notice to Collector<br>Various Accounts   |            |              |          | \$ 0.00         |
| Account No: 6279<br>Creditor # : 7<br>Great Lakes Higher Education<br>RE: Bankruptcy Dept<br>PO BOX 7860<br>Madison WI 53707                   |   | 2009-2014<br>Student Loan  |            |              |          | \$ 8,987.00     |
| Account No: 1188<br>Creditor # : 8<br>Law Office Messerli & Kramer<br>RE Livingston Fin.BMO Harris<br>3033 Campus Dr #250<br>Plymouth MN 55441 |   | 2012<br>Notice to Collector  |            |              |          | \$ 0.00         |

Sheet No. 1 of 6 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 14,554.00  
**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Rose A. Smith,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| Creditor's Name, Mailing Address<br>including Zip Code,<br>And Account Number<br>(See instructions above.)                                      | Co-Debtor   | Date Claim was Incurred,<br>and Consideration for Claim.<br>If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|---|--|------------|--------------|----------|-----------------|
|   |   |  |            |              |          |                 |
| Account No: 9975<br>Creditor # : 9<br>Mount Sinai Hospital<br>Attn: Patient Accts<br>26465 Network Place<br>Chicago IL 60673-1264               | H--Husband<br>W--Wife<br>J--Joint<br>C--Community | 2009-2014<br>Medical Bills   |            |              |          | \$ 454.00       |
| Account No: 1704<br>Creditor # : 10<br>Nationwide Credit & Collection<br>RE: Rush Univ Medical Gr<br>815 Commerce Dr #100<br>Oak Brook IL 60523 |   | 2009-2014<br>Notice to Collector   |            |              |          | \$ 0.00         |
| Account No: 2002<br>Creditor # : 11<br>Nationwide Credit & Collection<br>RE: Rush Oak Park Hosp<br>815 Commerce Dr #100<br>Oak Brook IL 60523   |   | 2009-2014<br>Notice to Collector   |            |              |          | \$ 0.00         |
| Account No: 9104<br>Creditor # : 12<br>NCO Financial Systems Inc.<br>RE: Sam's Club<br>507 Prudential Road<br>Horsham PA 19044                  |   | 2009-2014<br>Collection  |            |              |          | \$ 1,446.00     |
| Account No: 6010<br>Creditor # : 13<br>NICL Laboratories<br>Attn: Patient Accts<br>306 ERA Drive<br>Northbrook IL 60062                         |   | 2009-2014<br>Medical Bills   |            |              |          | \$ 133.00       |

Sheet No. 2 of 6 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 2,033.00

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Rose A. Smith,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| Creditor's Name, Mailing Address<br>including Zip Code,<br>And Account Number<br>(See instructions above.)                                    | Co-Debtor   | Date Claim was Incurred,<br>and Consideration for Claim.<br>If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|---|--|------------|--------------|----------|-----------------|
|   |   |  |            |              |          |                 |
| Account No: 5124<br>Creditor # : 14<br>Quest Diagnostic<br>Attn: Patient Billing<br>1355 Mittel Blvd<br>Wood Dale IL 60191-1024               | H--Husband<br>W--Wife<br>J--Joint<br>C--Community | 2009-2014<br>Medical Bills<br>Various Accounts   |            |              |          | \$ 819.00       |
| Account No: 2598<br>Creditor # : 15<br>Radiology Consultants LTD<br>Attn: Patient Accts<br>1730 Park Street, #101<br>Naperville IL 60563-1290 |   | 2009-2014<br>Medical Bills   |            |              |          | \$ 162.00       |
| Account No:<br>Creditor # : 16<br>Recover at Home<br>Attn: Patient Accts<br>7040 Centennial Dr<br>Tinley Park IL 60477                        |   | 2009-2014<br>Medical Bills   |            |              |          | \$ 2,400.00     |
| Account No:<br>Creditor # : 17<br>Resurgence Legal Group P.C.<br>RE: Harrison Financial LLC<br>1161 Lake Cook Rd, #E<br>Deerfield IL 60015    |   | 2013<br>Lawsuit<br>Cook Co Case No 13 M1 165633  |            |              |          | \$ 14,383.00    |
| Account No:<br>Creditor # : 18<br>Rush Oak Park Hospital<br>Attn: Patient Accts<br>520 S. Maple Ave<br>Oak Park IL 60304-1097                 |   | 2009-2014<br>Medical Bills<br>Various Accts  |            |              |          | \$ 3,279.00     |

Sheet No. 3 of 6 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 21,043.00

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related



B6F (Official Form 6F) (12/07) - Cont.

In re Rose A. Smith,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| Creditor's Name, Mailing Address<br>including Zip Code,<br>And Account Number<br>(See instructions above.)                                    | Co-Debtor   | Date Claim was Incurred,<br>and Consideration for Claim.<br>If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|---|--|------------|--------------|----------|-----------------|
|   |   |  |            |              |          |                 |
| Account No: 1704<br>Creditor # : 19<br>Rush Oak Park Phys Group<br>Attn: Patient Accts<br>75 Remittance Dr Dept 1620<br>Chicago IL 60675-1620 | H--Husband<br>W--Wife<br>J--Joint<br>C--Community | 2009-2014<br>Medical Bills   |            |              |          | \$ 733.00       |
| Account No: 5893<br>Creditor # : 20<br>Sinai Medical Group<br>Attn: Patient Accts<br>1107 S. Mannheim Rd #302<br>Westchester IL 60154         |   | 2009-2014<br>Medical Bills   |            |              |          | \$ 360.00       |
| Account No: 5891<br>Creditor # : 21<br>Sinai Medical Group<br>Attn: Patient Accts<br>1107 S. Mannheim Rd #302<br>Westchester IL 60154         |   | 2009-2014<br>Medical Bills   |            |              |          | \$ 155.00       |
| Account No:<br>Creditor # : 22<br>Sinai Pathology Assoc<br>Attn: Patient Accts  |   | 2009-2014<br>Medical Bills   |            |              |          | \$ 32.00        |
| Account No: 9104<br>Creditor # : 23<br>Synchrony/Sams Club<br>Attn: Bankruptcy Dept<br>PO BOX 965061<br>Orlando FL 32896-5061                 |   | 2009-2014<br>Credit Account  |            |              |          | \$ 1,119.00     |

Sheet No. 4 of 6 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 2,399.00  
**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Rose A. Smith,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| Creditor's Name, Mailing Address<br>including Zip Code,<br>And Account Number<br>(See instructions above.)   | Co-Debtor | Date Claim was Incurred,<br>and Consideration for Claim.<br>If Claim is Subject to Setoff, so State.<br><br>H--Husband<br>W--Wife<br>J--Joint<br>C--Community | Contingent | Unliquidated | Disputed | Amount of Claim         |
|--|-----------|---|------------|--------------|----------|-------------------------|
|  |           |   |            |              |          |                         |
| Account No: 4597<br><br>Creditor # : 24<br>Synchrony/Wal Mart<br>Attn: Bankruptcy Dept<br>PO BOX 965061<br>Orlando FL 32896-5061   |           | 2009-2014<br>Credit Account   |            |              |          | \$ 2,802.00             |
| Account No: 0600<br><br>Creditor # : 25<br>University Anesthesiologists<br>Attn: Patient Accts<br>PO BOX 128<br>Glenview IL 60025-0128   |           | 2009-2014<br>Medical Bills  |            |              |          | \$ 249.00               |
| Account No: 6885<br><br>Creditor # : 26<br>University Pathologists PC<br>Attn: Patient Accts<br>5620 Southwyck Blvd<br>Toledo OH 43614-1501  |           | 2009-2014<br>Medical Bills  |            |              |          | \$ 136.00               |
| Account No: 4024<br><br>Creditor # : 27<br>US Bank<br>Attn: Cardmember Service<br>PO BOX 108<br>Saint Louis MO 63166-9801  |           | 2009-2014<br>Credit Account   |            |              |          | \$ 5,069.00             |
| Account No: 1317<br><br>Creditor # : 28<br>US Bank<br>Attn: Cardmember Service<br>PO BOX 108<br>Saint Louis MO 63166-9801  |           | 2009-2014<br>Credit Account   |            |              |          | \$ 2,595.00             |
| <div> <div>Sheet No. 5 of 6 continuation sheets attached to Schedule of</div> <div>Creditors Holding Unsecured Nonpriority Claims</div> </div> <div> <div>Subtotal \$</div> <div>Total \$</div> </div> |           |   |            |              |          | <div>\$ 10,851.00</div> |

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Rose A. Smith,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| Creditor's Name, Mailing Address<br>including Zip Code,<br>And Account Number<br>(See instructions above.)                            | Co-Debtor | Date Claim was Incurred,<br>and Consideration for Claim.<br>If Claim is Subject to Setoff, so State.<br><br>H--Husband<br>W--Wife<br>J--Joint<br>C--Community | Contingent | Unliquidated | Disputed | Amount of Claim   |
|---|-----------|---|------------|--------------|----------|---|
|   |           |   |            |              |          |   |
| Account No: 7118<br><br>Creditor # : 29<br>US Bank Reserve Line<br>Attn: Bankruptcy Dept<br>PO BOX 5227<br>Cincinnati OH 45201        |           | 2009-2014<br>Line of Credit   |            |              |          | \$ 4,814.00   |
| Account No: 6279<br><br>Creditor # : 30<br>US Dept of Education<br>Attn: Bankruptcy Dept<br>2401 International Ln<br>Madison WI 53704 |           | 2009-2014<br>Student Loan   |            |              |          | \$ 13,255.00  |
| Account No: 2676<br><br>Creditor # : 31<br>West Suburban Infectious Dis<br>Attn: Patient Accts<br>8743 W Ogden Ave<br>Lyons IL 60534  |           | 2009-2014<br>Medical Bills  |            |              |          | \$ 906.00   |
| Account No:   |           |   |            |              |          |   |
| Account No:   |           |   |            |              |          |   |
| Sheet No. <u>6</u> of <u>6</u> continuation sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims          |           |   |            |              |          | Subtotal \$ <u>\$ 18,975.00</u><br>Total \$ <u>\$ 82,520.00</u> |

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Rose A. Smith / Debtor Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if the debtor has no executory contracts or unexpired leases.

| Name and Mailing Address,<br>Including Zip Code, of<br>Other Parties to Lease<br>or Contract. | Description of Contract or Lease and<br>Nature of Debtor's Interest.<br>State whether Lease is for Nonresidential Real Property.<br>State Contract Number of any Government Contract. |
|---|---|
|   |   |

In re Rose A. Smith / Debtor Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceeding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if the debtor has no codebtors.

| Name and Address of Codebtor | Name and Address of Creditor |
|------------------------------|------------------------------|
|                              |                              |



Debtor 1

Rose A. Smith

First Name Middle Name Last Name

Case number (if known)

|  | For Debtor 1 | For Debtor 2 or<br>non-filing spouse |                                       |
|--|--------------|--------------------------------------|---------------------------------------|
| Copy line 4 here..... → 4.   | \$ 0.00      | \$ 0.00                              |                                       |
| <b>5. List all payroll deductions:</b>   |              |                                      |                                       |
| 5a. Tax, Medicare, and Social Security deductions  | \$ 0.00      | \$ 0.00                              |                                       |
| 5b. Mandatory contributions for retirement plans   | \$ 0.00      | \$ 0.00                              |                                       |
| 5c. Voluntary contributions for retirement plans   | \$ 0.00      | \$ 0.00                              |                                       |
| 5d. Required repayments of retirement fund loans   | \$ 0.00      | \$ 0.00                              |                                       |
| 5e. Insurance  | \$ 0.00      | \$ 0.00                              |                                       |
| 5f. Domestic support obligations   | \$ 0.00      | \$ 0.00                              |                                       |
| 5g. Union dues   | \$ 0.00      | \$ 0.00                              |                                       |
| 5h. Other deductions. Specify: _____   | +\$ 0.00     | +\$ 0.00                             |                                       |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  | \$ 1451.67   | \$ 0.00                              |                                       |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4.   | \$ 3650.83   | \$ 0.00                              |                                       |
| <b>8. List all other income regularly received:</b>  |              |                                      |                                       |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | \$ 0.00      | \$ 0.00                              |                                       |
| 8b. Interest and dividends   | \$ 0.00      | \$ 0.00                              |                                       |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | \$ 0.00      | \$ 0.00                              |                                       |
| 8d. Unemployment compensation  | \$ 0.00      | \$ 0.00                              |                                       |
| 8e. Social Security  | \$ 0.00      | \$ 0.00                              |                                       |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____   | \$ 0.00      | \$ 0.00                              |                                       |
| 8g. Pension or retirement income   | \$ 0.00      | \$ 0.00                              |                                       |
| 8h. Other monthly income. Specify: _____   | +\$ 0.00     | +\$ 0.00                             |                                       |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  | \$ 700.00    | \$ 0.00                              |                                       |
| 10. Calculate monthly income. Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.   | \$ 4,350.83  | \$ 0.00                              | = \$ 4350.83                          |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ |              |                                      |                                       |
|  |              | 11. + \$ 0.00                        |                                       |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.<br>Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies  |              |                                      | \$ 4350.83<br>Combined monthly income |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>   |              |                                      |                                       |
| <input checked="" type="checkbox"/> No. <div style="border: 1px solid black; height: 20px; width: 750px; margin-top: 5px;"></div>  |              |                                      |                                       |
| <input type="checkbox"/> Yes. Explain: <div style="border: 1px solid black; height: 20px; width: 750px; margin-top: 5px;"></div>   |              |                                      |                                       |

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Rose A. Smith  
Debtor

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**Year to date:** \$66,000.00 app

**2014 Wages from employment**

**Last Year:** \$46,898.00

**2013 Wages from employment**

**Year before:** \$87,101.00

**2012 Wages from employment**

**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT<br>AND CASE NUMBER                                      | NATURE OF<br>PROCEEDING | COURT OR AGENCY<br>AND LOCATION                       | STATUS OR DISPOSITION |
|---|-------------------------|---|-----------------------|
| <i>Harrison Financial<br/>LLC v.<br/>Rose A. Smith<br/>13 M1 165633</i> | <i>Collection</i>       | <i>Circuit Court Cook<br/>County<br/>Daley Center</i> | <i>Pending</i>        |

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE  | DATE OF PAYMENT,<br>NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR<br>DESCRIPTION AND VALUE OF PROPERTY |
|--|--|---|
| <i>Payee: Richard S. Bass</i><br><i>Address:</i><br><i>2021 Midwest Road</i><br><i>Oak Brook, IL 60521</i> | <i>Date of Payment:</i><br><i>Payor: Rose A. Smith</i> | <i>\$800.00</i>   |

### 10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

---

**15. Prior address of debtor**

None



If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

---

**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

---

**17. Environmental Information**

None



For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

---

### 18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

---

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

---

### 19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

---

None ☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

---

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

---

---

## 20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

---

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

---

---

## 21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

---

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

---

---

## 22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

---

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

---

---

## 23. Withdrawals from a partnership or distribution by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

---

---

## 24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

---

**25. Pension Funds.**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/25/2014

Signature /s/ Rose A. Smith  
of Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 34(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

\_\_\_\_\_  
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security No.(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal,, responsible person, or partner who signs this document.*

\_\_\_\_\_

\_\_\_\_\_  
Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

***A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.***

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re *Rose A. Smith*

Case No.

Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate.  
Attach additional pages if necessary.)

Property No. 1

**Creditor's Name :***US Bank Home Mortgage***Describe Property Securing Debt :***7224 S. Woodlawn Ave, 1st Floor, Chicago,  
IL (Residence)*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☒ Reaffirm the debt☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☒ Claimed as exempt ☐ Not claimed as exempt

Property No. 2

**Creditor's Name :***U.S. Bank Home Mortgage***Describe Property Securing Debt :***7224 S. Woodlawn Ave, 1st Floor, Chicago,  
IL (Residence)*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☒ Claimed as exempt ☐ Not claimed as exempt



**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

|                                      |                                  |  |
|--------------------------------------|----------------------------------|--|
| Property No.                         |                                  |  |
| <b>Lessor's Name:</b><br><i>None</i> | <b>Describe Leased Property:</b> | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):<br><input type="checkbox"/> Yes <input type="checkbox"/> No |

**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 12/25/2014

Debtor: /s/ Rose A. Smith

Date: \_\_\_\_\_

Joint Debtor: \_\_\_\_\_

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re **Rose A. Smith**

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: **Richard S. Bass**

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . . \$ 800.00
  - b) Prior to the filing of this statement, debtor(s) have paid . . . . . \$ 800.00
  - c) The unpaid balance due and payable is . . . . . \$ 0.00
3. \$ 335.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
**None other**
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
**None other**
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
**None**
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
**None**

Dated: **12/25/2014**

Respectfully submitted,

X /s/ **Richard S. Bass**  
\_\_\_\_\_  
Attorney for Petitioner: **Richard S. Bass**  
**Law Office of Richard S. Bass LTD**  
**2021 Midwest Road**  
**Oak Brook IL 60521**  
  
**630-953-8655**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re *Rose A. Smith*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Richard S. Bass*

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 12/25/2014

/s/ Rose A. Smith  
Debtor

1st Financial Investment Fund  
Document Page 36 of 38  
Attn: Westlake  
230 Peachtree St NW #1700  
Atlanta, GA 30303

American Medical Collection  
RE: Quest Diagnostic Inc  
4 Westchester Plaza, #110  
Elmsford, NY 10523

BMO Harris Bank N.A.  
Attn: Bankruptcy Dept  
180 Executive Dr  
Brookfield, WI 53005

Chase  
Attn: Bankruptcy Dept  
PO BOX 15298  
Wilmington, DE 19850-5298

Client Services Inc.  
RE: Chase Bank USA  
3451 Harry Truman Blvd  
St. Charles, MO 63301-4047

Computer Credit Inc.  
RE: Quest Diagnostic  
PO BOX 5238  
Winston Salem, NC 27113-5238

Great Lakes Higher Education  
RE: Bankruptcy Dept  
PO BOX 7860  
Madison, WI 53707

Law Office Messerli & Kramer  
RE Livingston Fin.BMO Harris  
3033 Campus Dr #250  
Plymouth, MN 55441

Mount Sinai Hospital  
Attn: Patient Accts  
26465 Network Place  
Chicago, IL 60673-1264

Nationwide Credit & Collection  
RE: Rush Univ Medical Gr  
815 Commerce Dr #100  
Oak Brook, IL 60523

Nationwide Credit & Collection  
RE: Rush Oak Park Hosp  
815 Commerce Dr #100  
Oak Brook, IL 60523

NCO Financial Systems Inc.  
RE: Sam's Club  
507 Prudential Road  
Horsham, PA 19044

NICL Laboratories  
Document Page 37 of 38

Attn: Patient Accts  
306 ERA Drive  
Northbrook, IL 60062

Quest Diagnostic  
Attn: Patient Billing  
1355 Mittel Blvd  
Wood Dale, IL 60191-1024

Radiology Consultants LTD  
Attn: Patient Accts  
1730 Park Street, #101  
Naperville, IL 60563-1290

Recover at Home  
Attn: Patient Accts  
7040 Centennial Dr  
Tinley Park, IL 60477

Resurgence Legal Group P.C.  
RE: Harrison Financial LLC  
1161 Lake Cook Rd, #E  
Deerfield, IL 60015

Rush Oak Park Hospital  
Attn: Patient Accts  
520 S. Maple Ave  
Oak Park, IL 60304-1097

Rush Oak Park Phys Group  
Attn: Patient Accts  
75 Remittance Dr Dept 1620  
Chicago, IL 60675-1620

Sinai Medical Group  
Attn: Patient Accts  
1107 S. Mannheim Rd #302  
Westchester, IL 60154

Sinai Pathology Assoc  
Attn: Patient Accts

Rose A. Smith  
PO BOX 198786  
Chicago, IL 60610

Synchrony/Sams Club  
Attn: Bankruptcy Dept  
PO BOX 965061  
Orlando, FL 32896-5061

Synchrony/Wal Mart  
Attn: Bankruptcy Dept  
PO BOX 965061  
Orlando, FL 32896-5061

U.S. Bank Home Mortgage  
Attn: Bankruptcy Dept  
PO BOX 21948  
Eagen, MN 55121

University Anesthesiologists  
Document Page 38 of 38

Attn: Patient Accts  
PO BOX 128  
Glenview, IL 60025-0128

University Pathologists PC  
Attn: Patient Accts  
5620 Southwyck Blvd  
Toledo, OH 43614-1501

US Bank  
Attn: Cardmember Service  
PO BOX 108  
Saint Louis, MO 63166-9801

US Bank Home Mortgage  
Attn: Bankruptcy Dept  
4801 Frederica Street  
Owensboro, KY 42301

US Bank Reserve Line  
Attn: Bankruptcy Dept  
PO BOX 5227  
Cincinnati, OH 45201

US Dept of Education  
Attn: Bankruptcy Dept  
2401 International Ln  
Madison, WI 53704

West Suburban Infectious Dis  
Attn: Patient Accts  
8743 W Ogden Ave  
Lyons, IL 60534